

**Information to identify the case:**

Debtor 1	Stephanie M Doyle		Social Security number or ITIN	xxx-xx-5232
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)			EIN	-----
	First Name	Middle Name	Last Name	Social Security number or ITIN -----
			EIN	-----
United States Bankruptcy Court <b>Northern District of Illinois</b>				
Case number: <b>17-12528</b>				

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Stephanie M Doyle

August 1, 2017

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Stephanie M Doyle  
Debtor

Case No. 17-12528-LAH  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 35

Date Rcvd: Aug 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2017.

db +Stephanie M Doyle, 8773 S Beck Place, Hometown, IL 60456-1114  
25568618 +ACL, P.O. Box 27901, West Allis, WI 53227-0901  
25568627 Cheryl Choates, c/o Thomas Crooks, Three 1st National Plaza, S-1950, Chicago, IL 60602  
25568632 +Dependon Collection Service, P.O. Box 4833, Oak Brook, IL 60522-4833  
25568634 +Emergency Care Phy Services, Dept 77-6989, Chicago, IL 60678-0001  
25568635 +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115  
25568637 +Greenwood Chiro Wellness, c/o Keynote Consulting, 220 W Campus Dr, Suite 102, Arlington Heights, IL 60004-1498  
25568641 +Little Company of Mary Hospital, PO Box 97677, Chicago, IL 60678-7677  
25568643 +Merchants Credit Guide, 223 W Jackson Blvd, #700, Chicago, IL 60606-6914  
25568644 +Metrosouth Med Center, 12935 S Gregory St, Blue Island, IL 60406-2428  
25568645 +Midwest Ctr Digestive Health, c/o NCO, PO Box 13570, Philadelphia, PA 19101  
25568648 +Northwestern Memorial Hospital, PO Box 73690, Chicago, IL 60673-7690

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QKRG GOODMAN.COM Aug 02 2017 01:23:00 Karen R Goodman, ESQ,  
Taft Stettinius & Hollister LLP, 111 East Wacker Dr, Suite 2800, Chicago, IL 60601-4277  
25568619 +EDI: AFNIRECOVERY.COM Aug 02 2017 01:23:00 AFNI, P.O. Box 3427,  
Bloomington, IL 61702-3427  
25568620 EDI: ACCE.COM Aug 02 2017 01:23:00 Asset Acceptance, P.O. Box 2036,  
Warren, MI 48090-2036  
25568622 +EDI: BANKAMER.COM Aug 02 2017 01:23:00 Bank of America, PO Box 851001,  
Dallas, TX 75285-1001  
25568623 +E-mail/Text: RBALTAZAR@ARMORSYS.COM Aug 02 2017 02:05:55 Billstrom Pain,  
c/o Armor Systems, 1700 Kieffer Dr, Suite 1, Zion, IL 60099-5105  
25568625 +EDI: CREDPROT.COM Aug 02 2017 01:23:00 Bright House Networks, c/o Credit Protection,  
PO Box 802068, Dallas, TX 75380-2068  
25568626 +EDI: CHASE.COM Aug 02 2017 01:23:00 Chase, Cardmember Service, PO Box 15153,  
Wilmington, DE 19886-5153  
25568628 +EDI: CITICORP.COM Aug 02 2017 01:23:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
25568629 +EDI: CIAC.COM Aug 02 2017 01:23:00 CitiMortgage, PO Box 183040, Columbus, OH 43218-3040  
25568630 +E-mail/Text: kzoepfeli@credit-control.com Aug 02 2017 02:03:59 Credit Control,  
5757 Phantom Dr, Suite 330, Hazelwood, MO 63042-2429  
25568631 +EDI: CMIGROUP.COM Aug 02 2017 01:23:00 Credit Management Inc., 4200 International Pkwy,  
Carrollton, TX 75007-1912  
25568633 EDI: DISCOVER.COM Aug 02 2017 01:23:00 Discover, PO Box 15316, Wilmington, DE 19850  
25568636 +E-mail/Text: inside\_billing@gdx.net Aug 02 2017 02:03:16 Genova Diagnostics, PO Box 3220,  
Asheville, NC 28802-3220  
25568638 +E-mail/Text: des.claimantbankruptcy@illinois.gov Aug 02 2017 02:05:26 IDES, PO Box 6996,  
Chicago, IL 60680-6996  
25568639 +EDI: IRS.COM Aug 02 2017 01:23:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346  
25568640 +E-mail/Text: ISAC.Bankruptcy@ISAC.illinois.gov Aug 02 2017 02:02:34 ISAC,  
1755 Lake Cook Rd, Deerfield, IL 60015-5215  
25568642 +EDI: TSYS2.COM Aug 02 2017 01:23:00 Macys, PO Box 8218, Mason, OH 45040-8218  
25568646 +E-mail/Text: home.fss-bankruptcy.934c00@statefarm.com Aug 02 2017 02:04:15 Ms. Miller,  
c/o State Farm Insurance, 2702 Ireland Grove Rd, Bloomington, IL 61709-0001  
25568647 +EDI: NAVIENTFKASMSERV.COM Aug 02 2017 01:23:00 Navient, PO Box 9500,  
Wilkes Barre, PA 18773-9500  
25568649 +EDI: PRA.COM Aug 02 2017 01:23:00 PRA, 120 Corporate Blvd, Suite 100,  
Norfolk, VA 23502-4952  
25568650 +EDI: DRIV.COM Aug 02 2017 01:24:00 Santander, PO Box 105255, Atlanta, GA 30348-5255  
25568652 E-mail/Text: wow.bankruptcy@owinc.com Aug 02 2017 02:06:16 WOW Internet and Cable,  
P.O. Box 5715, Carol Stream, IL 60197-5715  
25568651 +EDI: WFFC.COM Aug 02 2017 01:23:00 Wells Fargo Bank, NA, P.O. Box 5169,  
Sioux Falls, SD 57117-5169

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

25568624\* +Billstrom Pain LLC, c/o Armor Systems, 1700 Kieffer Dr, Suite 1, Zion, IL 60099-5105  
25568621 ##+Baker & Miller, 29 N Wacker Drive, Suite 500, Chicago, IL 60606-3221

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: admin  
Form ID: 318

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Total Noticed: 35

Date Rcvd: Aug 01, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 03, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2017 at the address(es) listed below:

Edwin L Feld on behalf of Debtor 1 Stephanie M Doyle notice@edfeldlaw.com,  
efeld@edfeldlaw.com;r44800@notify.bestcase.com  
Karen R Goodman, ESQ kgoodman@taftlaw.com,  
il24@ecfcbis.com;sfdocket@shefskylaw.com;nbeagan@taftlaw.com;kgoodman@ecf.epiqsystems.com  
Patrick S Layng USTPRRegion11.ES.ECF@usdoj.gov

TOTAL: 3